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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/821,610	04/09/2004	Carlos Andres Lozano	F-8678	1547
24131 7590 12/13/2007 LERNER GREENBERG STEMER LLP P O BOX 2480 HOLLYWOOD, FL 33022-2480				
			EXAMINER MERCHANT, SHAHID R	
			ART UNIT 3692	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

Response to Arguments


1. In response to applicant's amendment dated November 1, 2007 regarding the last Office action, the following corrective action is taken.

The period for reply of 1 MONTH set in said Office Action is restarted to begin with the mailing date of this letter.

2. The reference The Bank Credit Card Business by American Bankers Association, 2nd Edition, 1996, pages 1-236, was not correctly cited in the last Office action. The correct citation is shown on the attached PTO-892.

3. Copy of the following reference not previously supplied is enclosed:

Reference U- The Bank Credit Card Business by American Bankers Association, 2nd Edition, 1996, pages 1-236.



SPE 3692

KAMBIZ ABDI
SUPERVISORY PATENT EXAMINER